



Rama Judicial  
Consejo Superior de la Judicatura  
República de Colombia

JUZGADO TERCERO CIVIL MUNICIPAL DE  
ARMENIA

Palacio de Justicia – Edificio Fabio Calderón Botero  
Carrera 12 N° 20 – 63, primer piso, oficina 126 Torre Central, Armenia,  
Quindío

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Constancia:

Del 19 al 21 de febrero de 2024, corrió el término para la objeción de la liquidación de crédito elaborada por la parte ejecutante. Hubo silencio.

Días Habiles: 19,20,21 de febrero 2024.

Proceso Radicado N°: 63 – 001 – 40 – 03 – 003 – 2016-00453– 00.

Asunto: 1. Modifica liquidación.

Armenia, 20 marzo 2024.

Revisada la liquidación del crédito presentada por la parte ejecutante (doc.012), se advierte por parte del Juzgado que la parte ejecutante allego la liquidación de crédito únicamente por Banco de Bogotá sin allegar la liquidación de crédito de la subrogación parcial que existe en el expediente. Por lo tanto, se procederá a modificar la liquidación así:

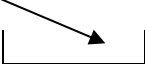
1. Liquidación de crédito del Banco de Bogotá:

|          |           |                 |                    |                  |                 |             |            |
|----------|-----------|-----------------|--------------------|------------------|-----------------|-------------|------------|
| CAPITAL: |           | \$33.438.844,00 |                    |                  |                 |             |            |
|          |           |                 |                    |                  |                 |             |            |
| VIGENCIA |           | Brio. Cte.      | Máxima Autorizada  |                  | TASA            | LIQUIDACION |            |
| DESDE    | HASTA     | T. Efectiva     | Efectiva Anual 1.5 | nominal efectiva | Nominal Mensual | DÍAS        | INTERESES  |
|          |           |                 |                    |                  |                 |             |            |
|          |           |                 |                    |                  |                 |             |            |
| 1-nov-20 | 30-nov-20 | 17,84%          | 26,76%             | 23,95%           | 2,00%           | 30          | 667.338,20 |
| 1-dic-20 | 30-dic-20 | 17,46%          | 26,19%             | 23,49%           | 1,96%           | 30          | 654.531,38 |
| 1-ene-21 | 30-ene-21 | 17,32%          | 25,98%             | 23,32%           | 1,94%           | 30          | 649.799,71 |
| 1-feb-21 | 28-feb-21 | 17,54%          | 26,31%             | 23,59%           | 1,97%           | 30          | 657.231,95 |
| 1-mar-21 | 30-mar-21 | 17,41%          | 26,12%             | 23,43%           | 1,95%           | 30          | 652.842,33 |
| 1-abr-21 | 30-abr-21 | 17,31%          | 25,97%             | 23,31%           | 1,94%           | 30          | 649.461,46 |
| 1-may-21 | 30-may-21 | 17,22%          | 25,83%             | 23,20%           | 1,93%           | 30          | 646.415,51 |

|          |           |        |                        |        |       |     |                        |
|----------|-----------|--------|------------------------|--------|-------|-----|------------------------|
| 1-jun-21 | 30-jun-21 | 17,21% | 25,82%                 | 23,19% | 1,93% | 30  | 646.076,89             |
| 1-jul-21 | 30-jul-21 | 17,21% | 25,82%                 | 23,19% | 1,93% | 30  | 646.076,89             |
| 1-ago-21 | 30-ago-21 | 17,24% | 25,86%                 | 23,22% | 1,94% | 30  | 647.092,65             |
| 1-sep-21 | 30-sep-21 | 17,19% | 25,79%                 | 23,16% | 1,93% | 30  | 645.399,54             |
| 1-oct-21 | 30-oct-21 | 17,08% | 25,62%                 | 23,03% | 1,92% | 30  | 641.671,43             |
| 1-nov-21 | 30-nov-21 | 17,27% | 25,91%                 | 23,26% | 1,94% | 30  | 648.108,07             |
| 1-dic-21 | 30-dic-21 | 17,46% | 26,19%                 | 23,49% | 1,96% | 30  | 654.531,38             |
| 1-ene-22 | 30-ene-22 | 17,66% | 26,49%                 | 23,73% | 1,98% | 30  | 661.278,41             |
| 1-feb-22 | 28-feb-22 | 18,30% | 27,45%                 | 24,50% | 2,04% | 30  | 682.770,75             |
| 1-mar-22 | 30-mar-22 | 18,47% | 27,71%                 | 24,71% | 2,06% | 30  | 688.454,70             |
| 1-abr-22 | 30-abr-22 | 19,05% | 28,58%                 | 25,40% | 2,12% | 30  | 707.769,04             |
| 1-may-22 | 30-may-22 | 19,71% | 29,57%                 | 26,18% | 2,18% | 30  | 729.602,23             |
| 1-jun-22 | 30-jun-22 | 20,40% | 30,60%                 | 27,00% | 2,25% | 30  | 752.264,93             |
| 1-jul-22 | 30-jul-22 | 21,28% | 31,92%                 | 28,02% | 2,34% | 30  | 780.930,40             |
| 1-ago-22 | 30-ago-22 | 22,21% | 33,32%                 | 29,10% | 2,43% | 30  | 810.940,24             |
| 1-sep-22 | 30-sep-22 | 22,21% | 33,32%                 | 29,10% | 2,43% | 30  | 810.940,24             |
| 1-oct-22 | 30-oct-22 | 24,61% | 36,92%                 | 31,83% | 2,65% | 30  | 887.075,09             |
| 1-nov-22 | 30-nov-22 | 25,78% | 38,67%                 | 33,14% | 2,76% | 30  | 923.527,72             |
| 1-dic-22 | 30-dic-22 | 27,64% | 41,46%                 | 35,19% | 2,93% | 30  | 980.616,57             |
| 1-ene-23 | 30-ene-23 | 28,84% | 43,26%                 | 36,49% | 3,04% | 30  | 1.016.902,81           |
| 1-feb-23 | 28-feb-23 | 30,18% | 45,27%                 | 37,93% | 3,16% | 30  | 1.056.931,80           |
| 1-mar-23 | 30-mar-23 | 30,84% | 46,26%                 | 38,63% | 3,22% | 30  | 1.076.461,31           |
| 1-abr-23 | 30-abr-23 | 31,39% | 47,09%                 | 39,21% | 3,27% | 30  | 1.092.643,55           |
| 1-may-23 | 30-may-23 | 30,27% | 45,41%                 | 38,03% | 3,17% | 30  | 1.059.602,09           |
| 1-jun-23 | 30-jun-23 | 29,76% | 44,64%                 | 37,48% | 3,12% | 30  | 1.044.440,32           |
| 1-jul-23 | 30-jul-23 | 29,36% | 44,04%                 | 37,05% | 3,09% | 30  | 1.032.497,21           |
| 1-ago-23 | 30-ago-23 | 28,75% | 43,13%                 | 36,40% | 3,03% | 30  | 1.014.195,88           |
| 1-sep-23 | 30-sep-23 | 28,03% | 42,05%                 | 35,62% | 2,97% | 30  | 992.455,80             |
| 1-oct-23 | 30-oct-23 | 26,53% | 39,80%                 | 33,97% | 2,83% | 30  | 946.672,99             |
| 1-nov-23 | 30-nov-23 | 25,52% | 38,28%                 | 32,85% | 2,74% | 30  | 915.463,83             |
| 1-dic-23 | 30-dic-23 | 25,04% | 37,56%                 | 32,32% | 2,69% | 30  | 900.521,73             |
| 1-ene-24 | 30-ene-24 | 23,32% | 34,98%                 | 30,37% | 2,53% | 30  | 846.383,89             |
| 1-feb-24 | 29-feb-24 | 23,31% | 34,97%                 | 30,36% | 2,53% | 30  | 846.066,37             |
| 1-mar-24 | 18-mar-24 | 22,20% | 33,30%                 | 29,09% | 2,42% | 18  | 486.371,45             |
|          |           |        | <b>Total Intereses</b> |        |       | 930 | <b>\$23.825.289,25</b> |

|  |  |  |  |  |  |                                                         |                        |
|--|--|--|--|--|--|---------------------------------------------------------|------------------------|
|  |  |  |  |  |  |                                                         |                        |
|  |  |  |  |  |  | <b>Capital</b>                                          | \$33.438.844,00        |
|  |  |  |  |  |  |                                                         |                        |
|  |  |  |  |  |  | <b>INTERÉS DE MORA LIQUIDACIÓN ANTERIOR ( DOC. 003)</b> | 36.291.362,64          |
|  |  |  |  |  |  |                                                         |                        |
|  |  |  |  |  |  | <b>TOTAL: CAPITAL INTERESES</b>                         | <b>\$93.555.495,89</b> |

2. Liquidación de crédito de Central de Inversiones S.A. – CISA como subrogatorio en su calidad de cesionario Fondo Regional de Garantías del Café S.A

|                                                                                   |                 |                    |                           |                         |                        |                    |                  |
|-----------------------------------------------------------------------------------|-----------------|--------------------|---------------------------|-------------------------|------------------------|--------------------|------------------|
| <b>CAPITAL:</b>                                                                   | \$13.207.293,00 |                    |                           |                         |                        |                    |                  |
|                                                                                   |                 |                    |                           |                         |                        |                    |                  |
| <b>VIGENCIA</b>                                                                   |                 | <b>Brio. Cte.</b>  | <b>Máxima Autorizada</b>  |                         | <b>TASA</b>            | <b>LIQUIDACION</b> |                  |
| <b>DESDE</b>                                                                      | <b>HASTA</b>    | <b>T. Efectiva</b> | <b>Efectiva Anual 1.5</b> | <b>nominal efectiva</b> | <b>Nominal Mensual</b> | <b>DÍAS</b>        | <b>INTERESES</b> |
|  |                 |                    |                           |                         |                        |                    |                  |
|                                                                                   |                 |                    |                           |                         |                        |                    |                  |
| 1-nov-20                                                                          | 30-nov-20       | 17,84%             | 26,76%                    | 23,95%                  | 2,00%                  | 30                 | 263.577,63       |
| 1-dic-20                                                                          | 30-dic-20       | 17,46%             | 26,19%                    | 23,49%                  | 1,96%                  | 30                 | 258.519,34       |
| 1-ene-21                                                                          | 30-ene-21       | 17,32%             | 25,98%                    | 23,32%                  | 1,94%                  | 30                 | 256.650,47       |
| 1-feb-21                                                                          | 28-feb-21       | 17,54%             | 26,31%                    | 23,59%                  | 1,97%                  | 30                 | 259.585,98       |
| 1-mar-21                                                                          | 30-mar-21       | 17,41%             | 26,12%                    | 23,43%                  | 1,95%                  | 30                 | 257.852,21       |
| 1-abr-21                                                                          | 30-abr-21       | 17,31%             | 25,97%                    | 23,31%                  | 1,94%                  | 30                 | 256.516,87       |
| 1-may-21                                                                          | 30-may-21       | 17,22%             | 25,83%                    | 23,20%                  | 1,93%                  | 30                 | 255.313,82       |
| 1-jun-21                                                                          | 30-jun-21       | 17,21%             | 25,82%                    | 23,19%                  | 1,93%                  | 30                 | 255.180,08       |
| 1-jul-21                                                                          | 30-jul-21       | 17,21%             | 25,82%                    | 23,19%                  | 1,93%                  | 30                 | 255.180,08       |
| 1-ago-21                                                                          | 30-ago-21       | 17,24%             | 25,86%                    | 23,22%                  | 1,94%                  | 30                 | 255.581,27       |
| 1-sep-21                                                                          | 30-sep-21       | 17,19%             | 25,79%                    | 23,16%                  | 1,93%                  | 30                 | 254.912,54       |
| 1-oct-21                                                                          | 30-oct-21       | 17,08%             | 25,62%                    | 23,03%                  | 1,92%                  | 30                 | 253.440,06       |
| 1-nov-21                                                                          | 30-nov-21       | 17,27%             | 25,91%                    | 23,26%                  | 1,94%                  | 30                 | 255.982,33       |
| 1-dic-21                                                                          | 30-dic-21       | 17,46%             | 26,19%                    | 23,49%                  | 1,96%                  | 30                 | 258.519,34       |
| 1-ene-22                                                                          | 30-ene-22       | 17,66%             | 26,49%                    | 23,73%                  | 1,98%                  | 30                 | 261.184,20       |
| 1-feb-22                                                                          | 28-feb-22       | 18,30%             | 27,45%                    | 24,50%                  | 2,04%                  | 30                 | 269.673,00       |
| 1-mar-22                                                                          | 30-mar-22       | 18,47%             | 27,71%                    | 24,71%                  | 2,06%                  | 30                 | 271.917,98       |
| 1-abr-22                                                                          | 30-abr-22       | 19,05%             | 28,58%                    | 25,40%                  | 2,12%                  | 30                 | 279.546,54       |
| 1-may-22                                                                          | 30-may-22       | 19,71%             | 29,57%                    | 26,18%                  | 2,18%                  | 30                 | 288.169,96       |
| 1-jun-22                                                                          | 30-jun-22       | 20,40%             | 30,60%                    | 27,00%                  | 2,25%                  | 30                 | 297.121,02       |
| 1-jul-22                                                                          | 30-jul-22       | 21,28%             | 31,92%                    | 28,02%                  | 2,34%                  | 30                 | 308.442,98       |
| 1-ago-22                                                                          | 30-ago-22       | 22,21%             | 33,32%                    | 29,10%                  | 2,43%                  | 30                 | 320.295,92       |
| 1-sep-22                                                                          | 30-sep-22       | 22,21%             | 33,32%                    | 29,10%                  | 2,43%                  | 30                 | 320.295,92       |

|          |                                                         |        |                                 |        |       |     |                        |
|----------|---------------------------------------------------------|--------|---------------------------------|--------|-------|-----|------------------------|
| 1-oct-22 | 30-oct-22                                               | 24,61% | 36,92%                          | 31,83% | 2,65% | 30  | 350.366,80             |
| 1-nov-22 | 30-nov-22                                               | 25,78% | 38,67%                          | 33,14% | 2,76% | 30  | 364.764,44             |
| 1-dic-22 | 30-dic-22                                               | 27,64% | 41,46%                          | 35,19% | 2,93% | 30  | 387.312,74             |
| 1-ene-23 | 30-ene-23                                               | 28,84% | 43,26%                          | 36,49% | 3,04% | 30  | 401.644,67             |
| 1-feb-23 | 28-feb-23                                               | 30,18% | 45,27%                          | 37,93% | 3,16% | 30  | 417.454,86             |
| 1-mar-23 | 30-mar-23                                               | 30,84% | 46,26%                          | 38,63% | 3,22% | 30  | 425.168,40             |
| 1-abr-23 | 30-abr-23                                               | 31,39% | 47,09%                          | 39,21% | 3,27% | 30  | 431.559,88             |
| 1-may-23 | 30-may-23                                               | 30,27% | 45,41%                          | 38,03% | 3,17% | 30  | 418.509,54             |
| 1-jun-23 | 30-jun-23                                               | 29,76% | 44,64%                          | 37,48% | 3,12% | 30  | 412.521,12             |
| 1-jul-23 | 30-jul-23                                               | 29,36% | 44,04%                          | 37,05% | 3,09% | 30  | 407.803,97             |
| 1-ago-23 | 30-ago-23                                               | 28,75% | 43,13%                          | 36,40% | 3,03% | 30  | 400.575,51             |
| 1-sep-23 | 30-sep-23                                               | 28,03% | 42,05%                          | 35,62% | 2,97% | 30  | 391.988,86             |
| 1-oct-23 | 30-oct-23                                               | 26,53% | 39,80%                          | 33,97% | 2,83% | 30  | 373.906,10             |
| 1-nov-23 | 30-nov-23                                               | 25,52% | 38,28%                          | 32,85% | 2,74% | 30  | 361.579,46             |
| 1-dic-23 | 30-dic-23                                               | 25,04% | 37,56%                          | 32,32% | 2,69% | 30  | 355.677,79             |
| 1-ene-24 | 30-ene-24                                               | 23,32% | 34,98%                          | 30,37% | 2,53% | 30  | 334.295,05             |
| 1-feb-24 | 29-feb-24                                               | 23,31% | 34,97%                          | 30,36% | 2,53% | 30  | 334.169,64             |
| 1-mar-24 | 18-mar-24                                               | 22,20% | 33,30%                          | 29,09% | 2,42% | 18  | 192.101,45             |
|          |                                                         |        | <b>Total Intereses</b>          |        |       | 930 | <b>\$9.410.240,85</b>  |
|          |                                                         |        |                                 |        |       |     |                        |
|          |                                                         |        | <b>Capital</b>                  |        |       |     | \$13.207.293,00        |
|          |                                                         |        |                                 |        |       |     |                        |
|          | <b>INTERÉS DE MORA LIQUIDACIÓN ANTERIOR ( DOC. 003)</b> |        |                                 |        |       |     | 13.057.613,56          |
|          |                                                         |        |                                 |        |       |     |                        |
|          |                                                         |        | <b>TOTAL: CAPITAL INTERESES</b> |        |       |     | <b>\$35.675.147,41</b> |

Los intereses están de conformidad con lo establecido por la Superintendencia Financiera.

En los términos anteriores se aprobará esta liquidación del crédito.

Por lo anteriormente expuesto el Juzgado Tercero Civil Municipal, del distrito judicial de Armenia, en el Departamento del Quindío.

RESUELVE

**PRIMERO:** Improbar la liquidación presentada por la parte ejecutante, por las razones antes expuestas.

**SEGUNDO:** Tener como liquidación del crédito la realizada por el Despacho.

/Ljrp

Se notifica por estado el 21 marzo 2024

Firmado Por:  
Karen Yary Caro Maldonado  
Juez  
Juzgado Municipal  
Civil 003  
Armenia - Quindío

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